

## IN THE ABSTRACT

The Abstract as amended below with a replacement Abstract shows added text with underlining and deleted text with ~~strikethrough~~.

Please **REPLACE** the Abstract as marked below to show changes. The replacement Abstract is submitted on a separate sheet (37 CFR 1.72).

-- A method ~~of invitation to~~ invite alteration of a contract of cash loan ~~for consumption~~, ~~which makes it possible~~ and to discover a potential customer with whom a new contract can be made and ~~promote making of~~ promoting the new contract. When a creditor issues an itemized statement ~~of use and a bill~~ and/or executes a reminding process, invitation target customers each satisfying conditions for being a defaulting debtor or a candidate defaulting debtor are extracted from all debtors, and each of the extracted debtors is notified of an address of a Web site at which a service is provided for guiding customers to new contracts. At the Web site, a new payment plan which is to be followed after alteration of present contract contents is simulated, and when the debtor ~~can consent~~ to a result of the simulation the new payment plan, ~~a procedure for altering the present contract contents can be taken instantly~~ completed instantaneously. ~~Since debtors eligible for new contracts are each extracted as invitation target customers, and a payment plan which is to be followed under a new contract can be checked instantly, it is possible to promote making of a contract with each extracted debtor.~~ --

Serial No.: 09/942,642



Docket No.: 1095.1195

### ABSTRACT OF DISCLOSURE

A method to invite alteration of a contract of cash loan, and to discover a potential customer with whom a new contract can be made and promoting the new contract. When a creditor issues an itemized statement and/or executes a reminding process, invitation target customers each satisfying conditions for being a defaulting debtor or a candidate defaulting debtor are extracted from all debtors, and each of the extracted debtors is notified of an address of a Web site at which a service is provided for guiding customers to new contracts. At the Web site, a new payment plan is simulated, and when the debtor consents to the new payment plan, altering the present contract contents can be completed instantaneously.